

TRS GROUP LONG TERM CARE INSURANCE PROGRAM

Your member benefits include Group Long Term Care Insurance

ENROLLMENT PERIOD: SEPTEMBER 15 TO NOVEMBER 15, 2009.

Teacher Retirement of Texas (TRS) is pleased to announce an important member benefit, Group Long Term Care Insurance.

Why consider long term care insurance?

It covers expenses for long term care services received at home, in the community or in a nursing facility. Here are a few quick points to consider:

- “Seven out of ten of us will likely need some kind of long term care as we grow older¹.”
- Neither health nor disability insurance will cover this kind of care.
- Relying on government programs for long term care may not be a viable solution.
- Without long term care insurance, the costs of these services may have to come out of your savings or income.

Take advantage of this opportunity to learn what long term care insurance can do to help protect your financial future. As a TRS active contributing member, you can now get this coverage at competitive group rates. Coverage under this Program is portable, so it can move with you if you leave TRS.

To speak with a Program expert, call 866 659.1970, or

Go to: www.genworth.com/trsactivemember

- Learn more
- Get a quote
- Enroll online

P.S. With this Group Long Term Care Insurance Program, there is no medical underwriting or streamlined underwriting, depending on your age and the plan you choose if you are an active contributing member of TRS who is employed by a public school and apply during this enrollment period. This is a limited time offer and will not be available each year with the same terms.

¹ “Long Term Care Over an Uncertain Future: What Can Current Retirees Expect?” P. Kemper, H. Komisar and L. Alecxih; Winter 2005/2006; Health Policy Institute, Georgetown University

This material is part of a solicitation for Group Long Term Care Insurance under Group Policy Number 09014, on policy form 7046POL-TRS 07/09 and 7046CERT-TRS 07/09 underwritten by Genworth Life Insurance Company.